

THAT the rights of the Mortgagee arising under the clauses and covenants contained in this Mortgage shall be separate, distinct and cumulative and none of them shall be in exclusion of the others; that no act of the Mortgagee shall be construed as an election to proceed under any one provision herein to the exclusion of any other provision, anything herein or otherwise to the contrary notwithstanding.

THAT the Mortgagee shall have the right from time to time to enforce any legal or equitable remedy against the Mortgagor and to sue for any sums whether interest, damages for failure to pay principal or any installment thereof, taxes, or any other sums required to be paid under the terms of this Mortgage, as the same become due, without regard to whether or not the principal sum secured or any other sums secured by the note and mortgage shall be due, and without prejudice to the right of the Mortgagee thereafter to enforce any appropriate remedy against the Mortgagor including an action of foreclosure, or any other action, for a default or defaults by the Mortgagor existing at the time such earlier action was commenced.

THAT in case of failure on the part of the Mortgagor to make the payments due herein or to pay said taxes and assessments, prior liens or encumbrances, expenses and attorneys' fees as above specified, or to insure said buildings and deliver the policies as aforesaid, the Mortgagee, or its successors or assigns, may pay such taxes, assessments, prior liens, expenses and attorneys' fees and interest thereon, or purchase such insurance, and the sums so paid shall bear interest at the highest rate permitted by law from the date of such payment and shall be impressed as an additional lien upon said premises and be immediately due and payable from the Mortgagor, and Mortgagor's heirs, administrators, successors, or assigns to said Mortgagee, or its successors or assigns; that this mortgage shall, from date thereof, secure the repayment of such advances.

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THAT in case of default in any of the foregoing covenants, the Mortgagor confers upon the Mortgagee the absolute option of declaring the unpaid balance of said principal note with interest accrued thereon, together with all sums advanced hereunder, immediately due and payable without notice, and hereby authorizes and empowers said Mortgagee and its successors and assigns the power to foreclose this mortgage by judicial proceedings or to sell said premises at public auction and convey the same to the purchaser in fee, simple in accordance with the Statutes, and out of the moneys arising from such sale to retain all sums secured thereby, with interest and all legal costs and charges of such foreclosure, including the maximum attorney fees permitted by law, which costs, charges and fees the Mortgagor herein agrees to pay.

THAT notwithstanding anything to the contrary, the Mortgagor shall have the absolute right at any time to prepay any part or all of said indebtedness prior to the due date, without penalty.

THAT the Mortgagor and any endorsers hereby fully and absolutely waive and release all applicable exemption rights of homestead of the property involved herein set forth and any uses and purposes granted to the owner of a homestead under and by virtue of the State Constitution, and the Homestead Exemption Laws of said state.

IN TESTIMONY WHEREOF, the foregoing instrument has been executed by the Mortgagor the date and year first above written.

X Amaretta Wright  
Amaretta Wright As Witness Only

X Darlene Musick  
Darlene Musick As Witness Only

X Arthur L. Strickell (SEAL)  
ARTHUR L. STRICKELL Mortgagor

X Norma I. Strickell (SEAL)  
NORMA I. STRICKELL Mortgagor

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Mortgagor (SEAL)